


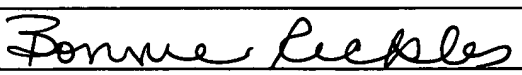
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| TRANSMITTAL FORM (to be used for all correspondence after initial filing) JUN 29 2005 PATENT & TRADEMARK OFFICE | Application Number | 10/690,394 |
| | Filing Date | October 20, 2003 |
| | First Named Inventor | Monk, Justin |
| | Art Unit | 3624 |
| | Examiner Name | Thu Thao Havan |
| | Attorney Docket Number | 020375-043300US |
| Total Number of Pages in This Submission | | 1 |

| ENCLOSURES (Check all that apply) | | |
|---|--|--|
| <input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input checked="" type="checkbox"/> Amendment/Reply <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Reply to Missing Parts/ Incomplete Application <input type="checkbox"/> Reply to Missing Parts under 37 CFR 1.52 or 1.53 | <input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s) _____ <input type="checkbox"/> Landscape Table on CD | <input type="checkbox"/> After Allowance Communication to TC <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input checked="" type="checkbox"/> Other Enclosure(s) (please identify below): Return Postcard |
| Remarks: The Commissioner is authorized to charge any additional fees to Deposit Account 20-1430. | | |
| SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT | | |
| Firm Name | Townsend and Townsend and Crew LLP | |
| Signature |  | |
| Printed name | Eugene J. Bernard | |
| Date | June 29, 2005 | Reg. No. 42,320 |

| CERTIFICATE OF TRANSMISSION/MAILING | | | |
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| Signature |  | | |
| Typed or printed name | Bonnie Rickles | Date | June 29, 2005 |



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PATENT

Attorney Docket No.: 020375-043300US

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P.O. Box 1450
Alexandria, VA 22313-1450

By: Bonnie Reekles

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Justin Monk et al.

Application No.: 10/690,394

Filed: October 20, 2003

For: SYSTEMS AND METHODS FOR
FRAUD MANAGEMENT IN
RELATION TO STORED VALUE
CARDS

Customer No.: 20350

Confirmation No. 3753

Examiner: Thu Thao Havan

Technology Center/Art Unit: 3624

AMENDMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed March 29, 2005, please enter the following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 7 of this paper.